in the 12-quarter period ending with that quarter; and

- (iii) No monthly benefits may be paid or increased under Rule III before May 1983.
- (e) Rule IV—You are statutorily blind. You are insured in a quarter for purposes of establishing a period of disability or becoming entitled to disability insurance benefits if in that quarter—
- (1) You are disabled by blindness as defined in §404.1581; and
 - (2) You are fully insured.
- (f) How we determine the 40-quarter or other period. In determining the 40-quarter period or other period in paragraph (b), (c), or (d) of this section, we do not count any quarter all or part of which is in a prior period of disability established for you, unless the quarter is the first or last quarter of this period and the quarter is a QC. However, we will count all the quarters in the prior period of disability established for you if by doing so you would be entitled to benefits or the amount of the benefit would be larger.

[49 FR 28547, July 13, 1984, as amended at 55 FR 7313, Mar. 1, 1990]

§ 404.131 When you must have disability insured status.

- (a) For a period of disability. To establish a period of disability, you must have disability insured status in the quarter in which you become disabled or in a later quarter in which you are disabled.
- (b) For disability insurance benefits. (1) To become entitled to disability insurance benefits, you must have disability insured status in the first full month that you are disabled as described in § 404.1501(a), or if later—
- (i) The 17th month (if you have to serve a waiting period described in §404.315(d)) before the month in which you file an application for disability insurance benefits; or
- (ii) The 12th month (if you do not have to serve a waiting period) before the month in which you file an application for disability insurance benefits.
- (2) If you do not have disability insured status in a month specified in paragraph (b)(1) of this section, you will be insured for disability insurance benefits beginning with the first month

after that month in which you do meet the insured status requirement and you also meet all other requirements for disability insurance benefits described in § 404.315.

§ 404.132 How we determine fully insured status for a period of disability or disability insurance benefits.

In determining if you are fully insured for purposes of paragraph (b), (c), (d), or (e) of §404.130 on disability insured status, we use the fully insured status requirements in §404.110, but apply the following rules in determining when the period of elapsed years ends:

- (a) If you are a woman, or a man born after January 1, 1913, the period of elapsed years in §404.110(b) used in determining the number of quarters of coverage (QCs) you need to be fully insured ends as of the earlier of—
 - (1) The year you become age 62; or
 - (2) The year in which—
- (i) Your period of disability begins;
- (ii) Your waiting period begins (see §404.315(d)); or
- (iii) You become entitled to disability insurance benefits (if you do not have to serve a waiting period).
- (b) If you are a man born before January 2, 1913, the period of elapsed years in § 404.110(b) used in determining the number of QCs you need to be fully insured ends as of the earlier of—
 - (1) The year 1975; or
- (2) The year specified in paragraph (a)(2) of this section.

[45 FR 25384, Apr. 15, 1980, as amended at 49 FR 28547, July 13, 1984]

§ 404.133 When we give you quarters of coverage based on military service to establish a period of disability.

For purposes of establishing a period of disability only, we give you quarters of coverage (QCs) for your military service before 1957 (see subpart N of this part). We do this even though we may not use that military service for other purposes of title II of the Act because a periodic benefit is payable from another Federal agency based in whole or in part on the same period of military service.